

APPENDIX I

HOUSING NEEDS ASSESSMENT REPORT – AREA E COWICHAN STATION/SAHTLAM/GLENORA

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SUMMARY

Housing Needs

Table 1: Electoral area E projection of units needed 2020 and 2025

	2019	2025
0 bedrooms	10	10
1 bedroom	970	1,090
2 bedrooms	263	266
3+ bedrooms	394	382
TOTAL	1,637	1,748

DEMOGRAPHIC PROFILE

Population

Table 2: Population over time from 2006–2016

	2006	2011	2016	2011–2016 growth	2006–2016 growth
British Columbia	4,054,605	4,324,455	4,560,240	5%	12%
CVRD	75,495	78,670	81,885	4%	8%
Electoral area E	3,850	3,825	4,035	5%	5%

Figure 1: Five-year growth and ten-year population growth by jurisdiction from 2006–2016

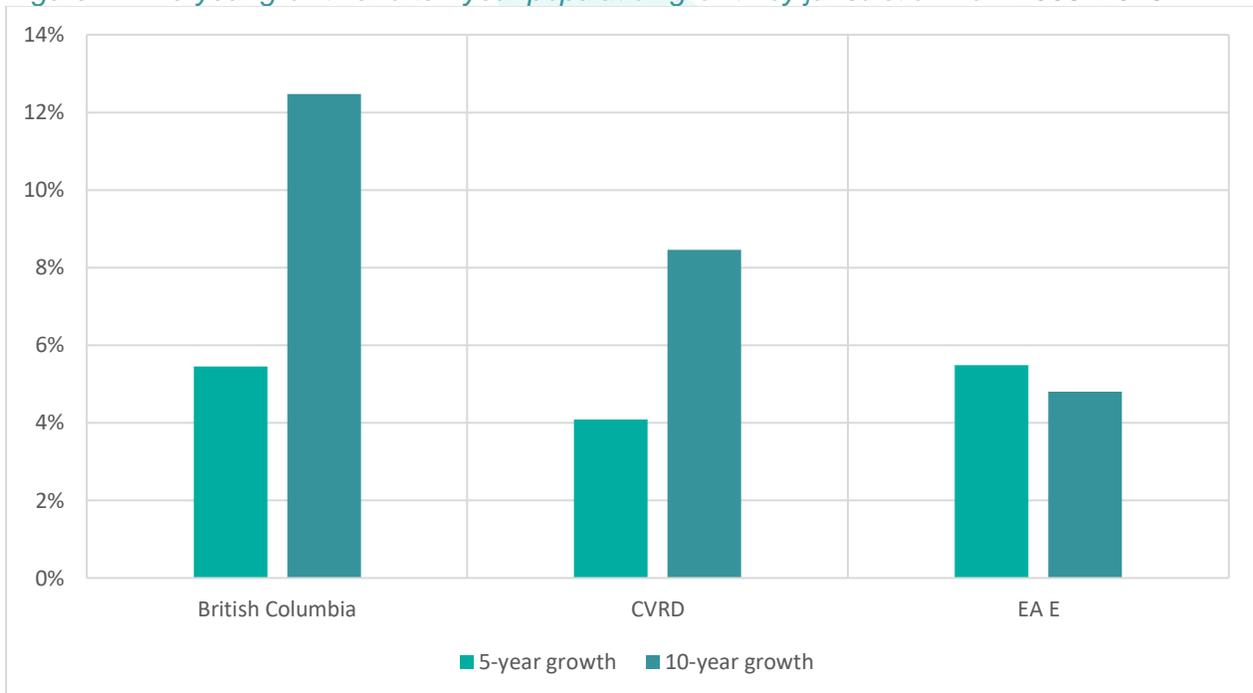


Table 3: Share of CVRD population over time from 2006–2016

	2006	2011	2016
Electoral area E	5%	5%	5%

Age

Table 4: Age distribution by jurisdiction in 2006

	0–4	15–19	20–24	25–64	65–84	85+	Average age
British Columbia	17%	7%	6%	56%	13%	1%	39.2
CVRD	17%	7%	5%	54%	16%	2%	41.4
Electoral area E	17%	8%	5%	58%	11%	0%	38.9

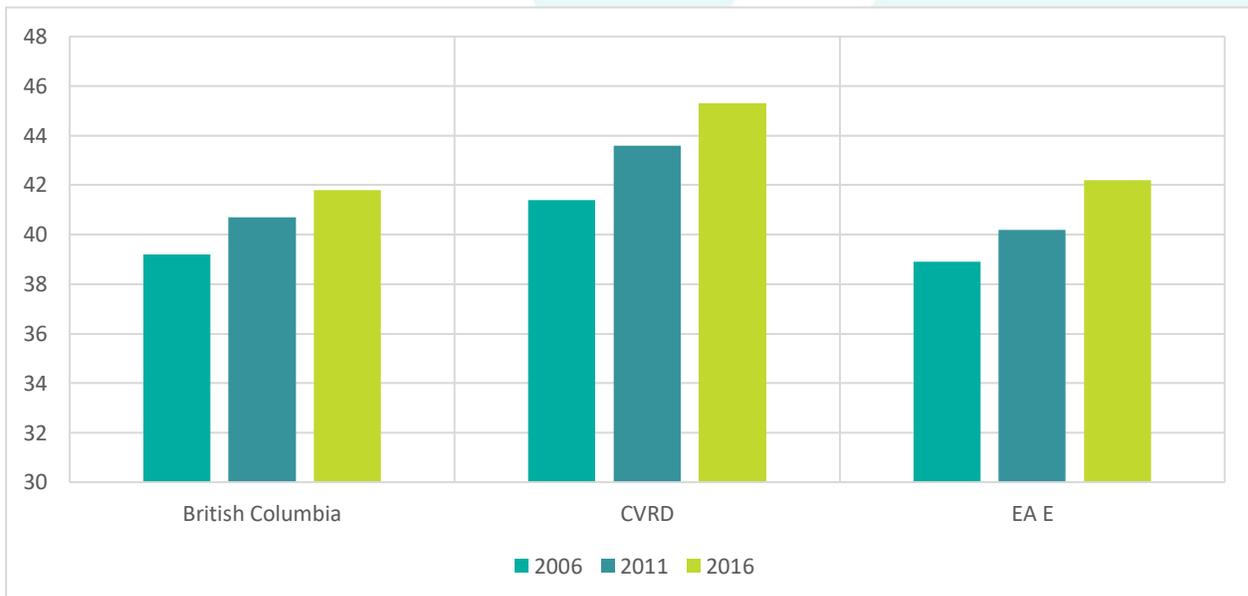
Table 5: Age distribution by jurisdiction in 2011

	0–14	15–19	20–24	25–64	65–84	85+	Average age
British Columbia	16%	6%	6%	57%	13%	2%	40.7
CVRD	15%	6%	5%	54%	17%	2%	43.6
Electoral area E	18%	7%	5%	58%	11%	1%	40.2

Table 6: Age distribution by jurisdiction in 2016

	0–14	15–19	20–24	25–64	65–84	85+	Average age
British Columbia	15%	6%	6%	56%	16%	2%	41.8
CVRD	15%	5%	4%	52%	21%	2%	45.3
Electoral area E	18%	6%	4%	57%	16%	1%	42.2

Figure 2: Average age by jurisdiction over time from 2006–2016



Household Size

Table 7: Distribution of households by number of persons in 2006

	1 person	2 persons	3 persons	4 persons	5+ persons	Average household size
British Columbia	28%	34%	15%	14%	9%	2.5
CVRD	25%	40%	14%	13%	8%	2.4
Electoral area E	21%	39%	14%	15%	10%	2.6

Table 8: Distribution of households by number of persons in 2011

	1 person	2 persons	3 persons	4 persons	5+ persons	Average household size
British Columbia	28%	35%	15%	14%	8%	2.5
CVRD	26%	41%	14%	12%	7%	2.4
Electoral area E	23%	36%	17%	16%	8%	2.5

Table 9: Distribution of households by number of persons in 2016

	1 person	2 persons	3 persons	4 persons	5+ persons	Average household size
British Columbia	29%	35%	15%	13%	8%	2.4
CVRD	27%	42%	13%	11%	6%	2.3
Electoral area E	23%	40%	16%	13%	8%	2.5

Figure 3: Average household size by jurisdiction over time from 2006–2016



Table 10: Share of households renting between 2006 and 2016

	2006	2011	2016
British Columbia	30%	30%	32%
CVRD	20%	19%	22%
Electoral area E	17%	12%	17%

Figure 4: Share of households renting from 2006–2016

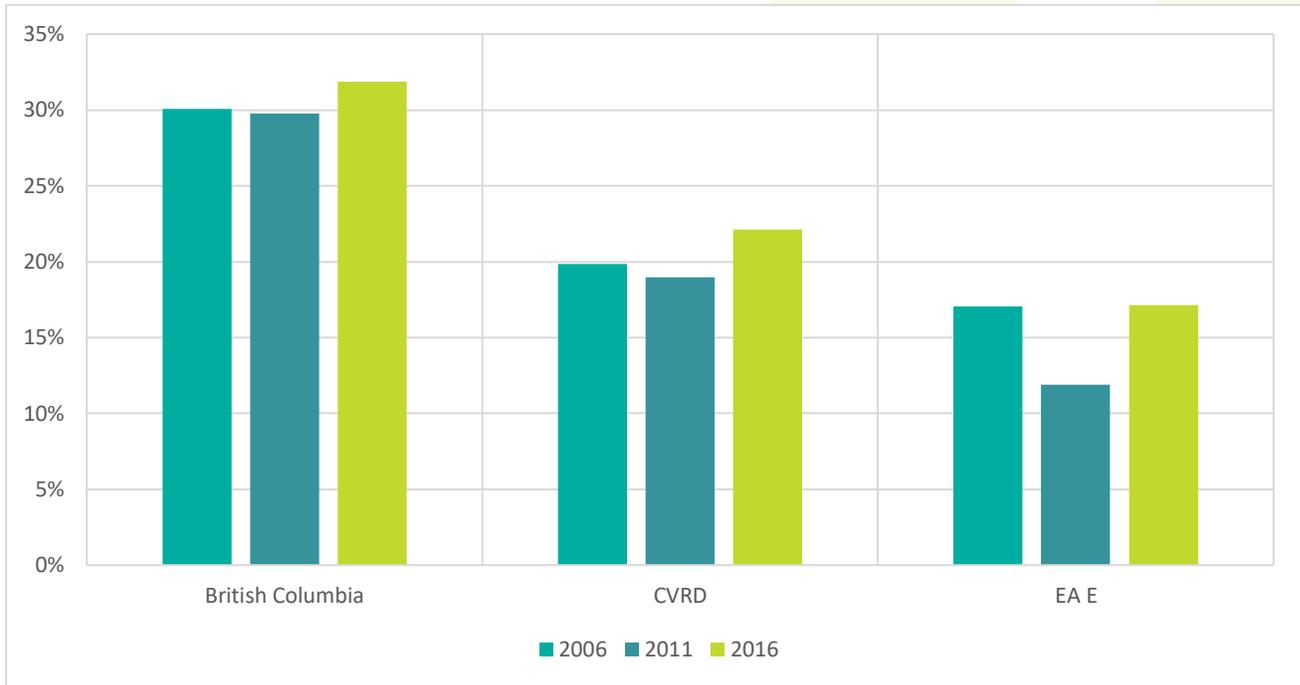
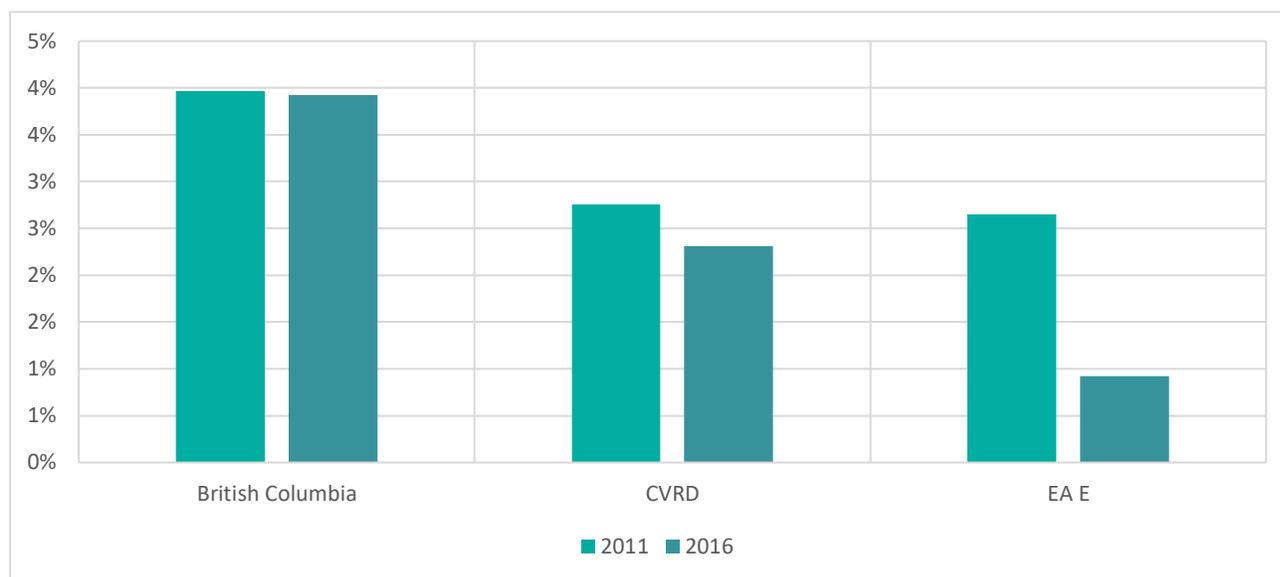


Table 11: Renters in subsidized housing as share of total households from 2011–2016

	2011	2016
British Columbia	4%	4%
CVRD	3%	2%
Electoral area E	3%	1%

Figure 5: Renters in subsidized housing as share of total households from 2011–2016



Transportation

Table 12: Annual rides and trips by bus route in the CVRD in 2019ⁱ. Bolded routes serve electoral area E.

Route Number and Title	Rides	Annual Trips
Conventional Routes		
2: Mt. Prevost/Commons	72,081	9,774
3: Quamichan/Commons	24,370	4,996
4: Maple Bay	25,126	5,274
5: Eagle Heights	12,414	1,674
6: Chemainus/Crofton	38,048	4,584
7: Lake Cowichan	52,337	7,993
8: Mill Bay (Telegraph)	29,079	2,292
9: Mill Bay (Shawnigan Lake)	29,340	1,961
20: Youbou	3,641	2,305
21: Honeymoon Bay	567	2,026
31: Ladysmith/Alderwood	4,203	2,028
34: Ladysmith/Chemainus	7,099	1,352
36: Ladysmith/Duncan	7,007	2,189
Commuter Routes		
66: Duncan/Victoria	55,302	XXⁱⁱⁱ
99: Shawnigan Lake/Victoria	22,386	XX ⁱⁱⁱ
44: Saturday (Duncan/Victoria)	3,922	XX ⁱⁱⁱ

INCOME AND ECONOMY

Household Income

Table 13: Share of households by annual income in 2006

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	3%	2%	3%	5%	5%	4%	5%	5%	5%	4%	8%	7%	7%	6%	5%	10%	6%	6%	4%	\$62,372
CVRD	2%	2%	3%	5%	5%	5%	5%	5%	5%	4%	9%	8%	8%	7%	6%	9%	6%	5%	3%	\$60,430
Electoral area E	2%	2%	5%	5%	1%	4%	4%	7%	4%	4%	7%	5%	10%	9%	5%	12%	5%	7%	3%	\$72,159

Table 14: Share of households by annual income in 2011

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	3%	2%	3%	5%	4%	4%	4%	4%	4%	4%	8%	7%	6%	6%	5%	10%	7%	7%	5%	\$65,555
CVRD	2%	2%	3%	4%	6%	4%	6%	5%	5%	4%	8%	7%	7%	7%	6%	10%	6%	5%	3%	\$61,347
Electoral area E	1%	1%	4%	4%	2%	3%	5%	3%	6%	3%	7%	4%	5%	7%	11%	17%	6%	7%	2%	\$80,877

Table 15: Share of households by annual income in 2016

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	2%	1%	3%	4%	4%	4%	4%	4%	4%	4%	8%	7%	7%	6%	5%	11%	7%	8%	6%	\$69,979
CVRD	1%	1%	3%	4%	5%	4%	5%	5%	5%	4%	8%	8%	7%	7%	5%	11%	7%	7%	4%	\$65,078
Electoral area E	2%	1%	3%	5%	2%	6%	3%	7%	5%	4%	6%	5%	8%	8%	5%	13%	6%	7%	5%	\$72,082



Figure 6: Median annual household income from 2006–2016

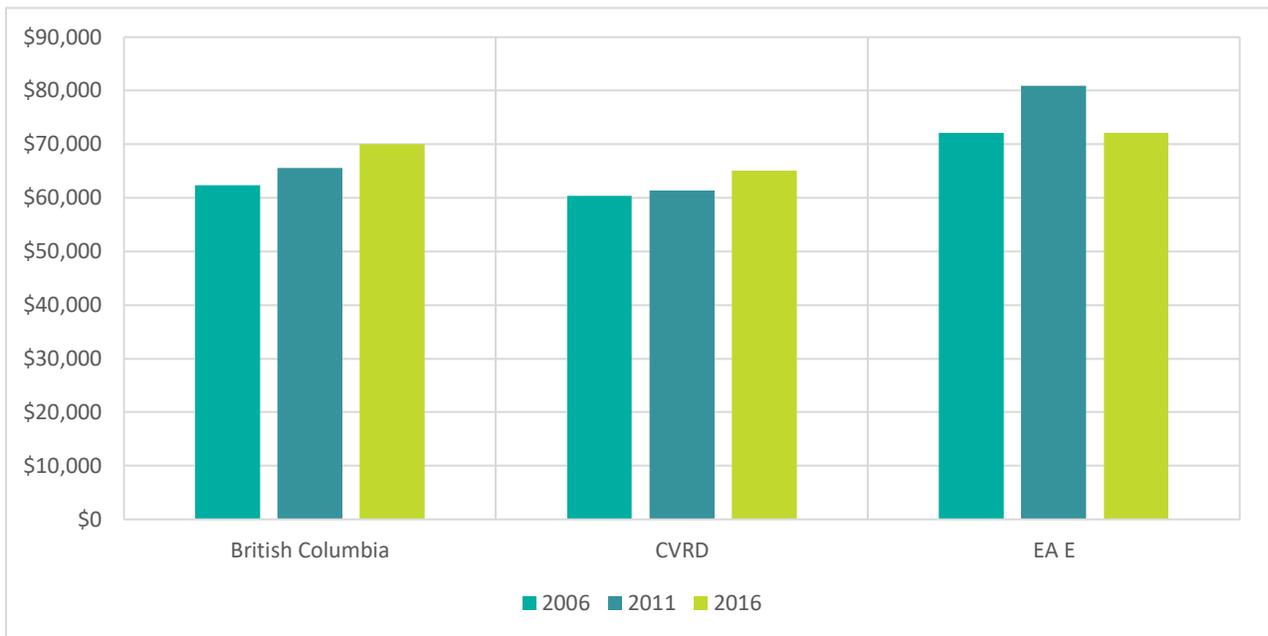


Table 16: Median real annual household income (constant 2019 dollars)^{iv} from 2006–2016

	2006	2011	2016
Electoral area E	\$94,029	\$87,132	\$82,845

Figure 7: Median real annual household income (constant 2019 dollars)^v from 2006–2016

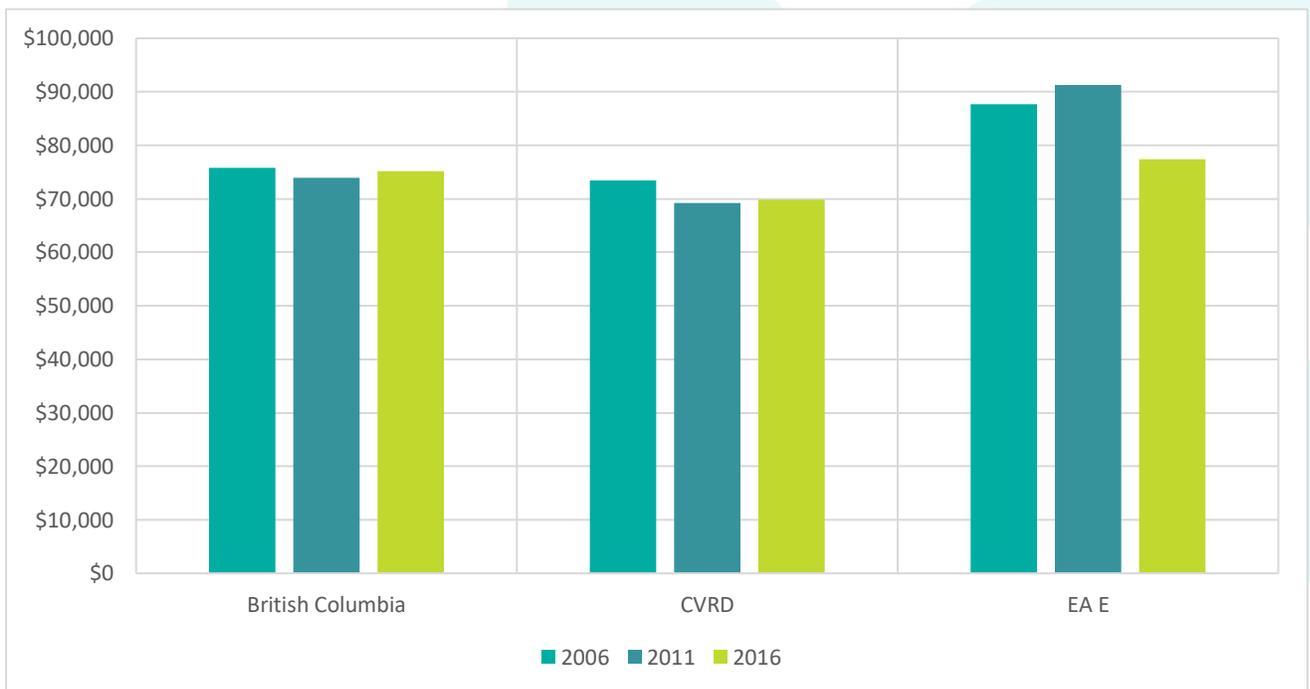


Table 17: Share of owner households by annual income in 2006

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	2%	1%	2%	3%	3%	3%	4%	4%	4%	4%	8%	8%	7%	7%	6%	12%	8%	8%	6%	\$75,243
CVRD	2%	1%	2%	3%	4%	5%	4%	4%	5%	4%	9%	8%	9%	8%	6%	11%	7%	6%	3%	\$68,945
Electoral area E	2%	1%	3%	4%	1%	3%	4%	6%	4%	4%	7%	5%	7%	10%	5%	14%	6%	8%	4%	\$77,801

Table 18: Share of owner households by annual income in 2011

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	2%	1%	2%	3%	3%	3%	4%	4%	4%	4%	7%	7%	7%	7%	6%	12%	8%	9%	7%	\$78,302
CVRD	2%	1%	2%	3%	4%	3%	5%	4%	5%	4%	8%	7%	8%	8%	6%	12%	8%	6%	4%	\$71,401
Electoral area E	1%	0%	2%	4%	1%	3%	4%	2%	7%	4%	8%	5%	6%	8%	11%	18%	7%	8%	3%	\$83,637

Table 19: Share of owner households by annual income in 2016

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	1%	1%	1%	2%	3%	3%	3%	4%	4%	4%	7%	7%	7%	6%	6%	12%	9%	10%	9%	\$84,333
CVRD	1%	1%	1%	3%	3%	3%	4%	4%	5%	4%	8%	8%	7%	7%	6%	13%	8%	8%	5%	\$75,408
Electoral area E	1%	1%	2%	3%	2%	6%	3%	6%	5%	3%	6%	6%	7%	8%	5%	15%	7%	8%	6%	\$78,132

Figure 8: Median annual household income among owner households from 2006–2016

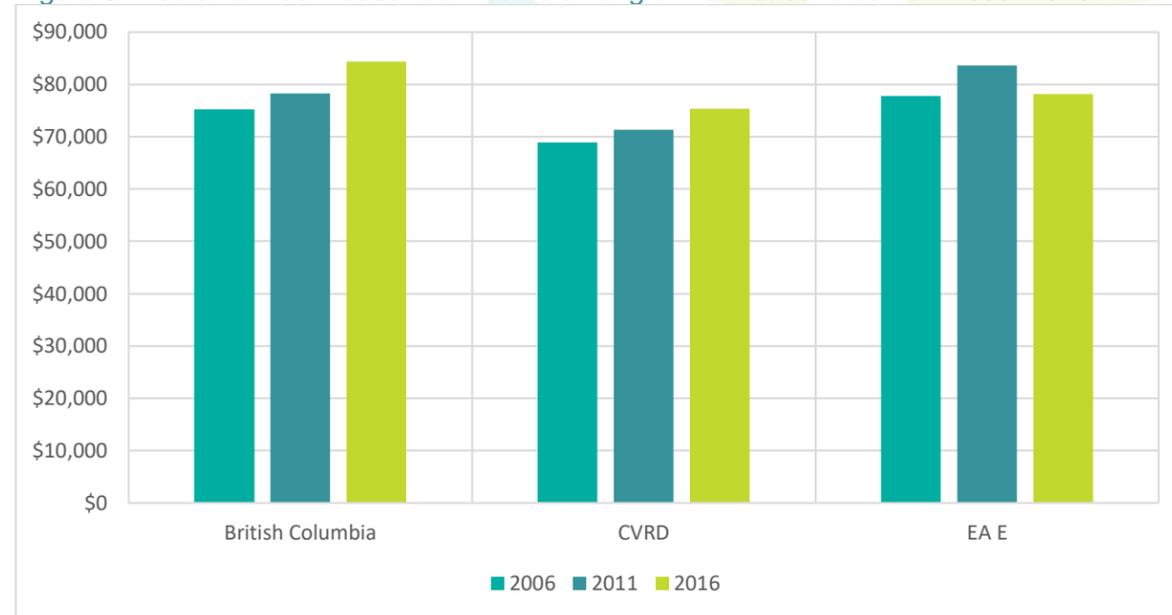


Table 20: Share of renter households by annual income in 2006

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	5%	4%	7%	9%	8%	6%	6%	6%	6%	5%	9%	7%	6%	4%	3%	5%	2%	2%	1%	\$39,548
CVRD	3%	4%	9%	12%	10%	7%	8%	6%	5%	5%	8%	6%	5%	3%	2%	3%	1%	1%	0%	\$32,407
Electoral area E	0%	4%	13%	8%	0%	12%	4%	6%	8%	0%	8%	0%	19%	4%	4%	4%	0%	4%	4%	\$40,930

Table 21: Share of renter households by annual income in 2011

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	6%	3%	6%	8%	7%	6%	6%	6%	5%	5%	8%	7%	6%	5%	3%	6%	3%	3%	2%	\$41,975
CVRD	5%	4%	9%	8%	11%	7%	10%	8%	6%	4%	8%	4%	4%	3%	3%	3%	1%	1%	0%	\$33,373
Electoral area E	0%	0%	53%	0%	20%	0%	0%	0%	0%	0%	0%	0%	0%	0%	27%	0%	0%	0%	0%	\$30,384

Table 22: Share of renter households by annual income in 2016

	\$0 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$44,999	\$45,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$69,999	\$70,000 - \$79,999	\$80,000 - \$89,999	\$90,000 - \$99,000	\$100,000 - \$124,999	\$125,000 - \$149,000	\$150,000 - \$199,999	\$200,000+	Median household income
British Columbia	4%	3%	6%	8%	7%	6%	6%	5%	5%	5%	9%	7%	6%	5%	4%	7%	4%	3%	2%	\$45,848
CVRD	2%	3%	7%	10%	10%	7%	6%	6%	6%	5%	8%	7%	6%	4%	3%	4%	2%	1%	1%	\$38,406
Electoral area E	3%	0%	7%	12%	5%	7%	3%	12%	3%	5%	7%	3%	12%	5%	7%	3%	3%	0%	0%	\$39,727

Figure 9: Median annual household income among renter households from 2006–2016

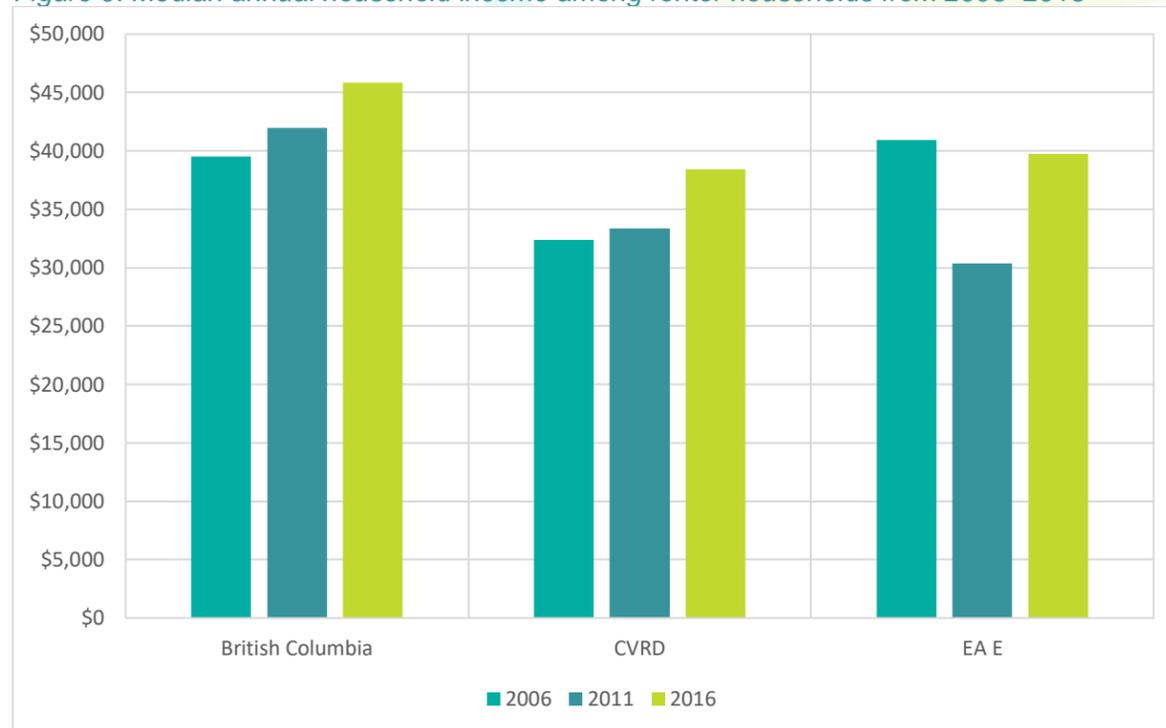
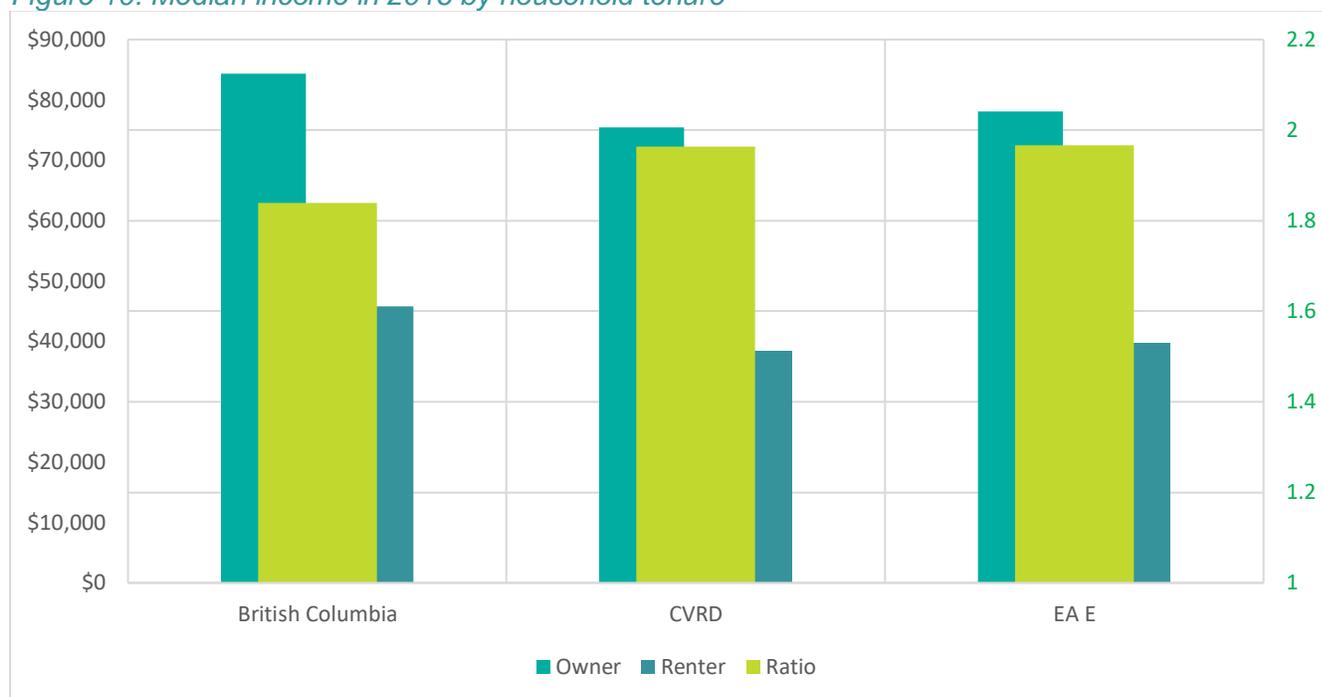


Figure 10: Median income in 2016 by household tenure



Employment

Table 23: Labour force (employed or unemployed but seeking employment) from 2006–2016

	2006	2011	2016
British Columbia	2,217,080	2,354,245	2,471,665
CVRD	37,690	39,025	39,945
Electoral area E	2,280	2,090	2,280

Table 24: Participation rate (labour force as share of working-age population) from 2006–2016

	2006	2011	2016
British Columbia	65.7%	64.6%	63.9%
CVRD	60.2%	58.7%	57.4%
Electoral area E	71.7%	66.3%	68.6%

Figure 11: Participation rate over time from 2006–2016

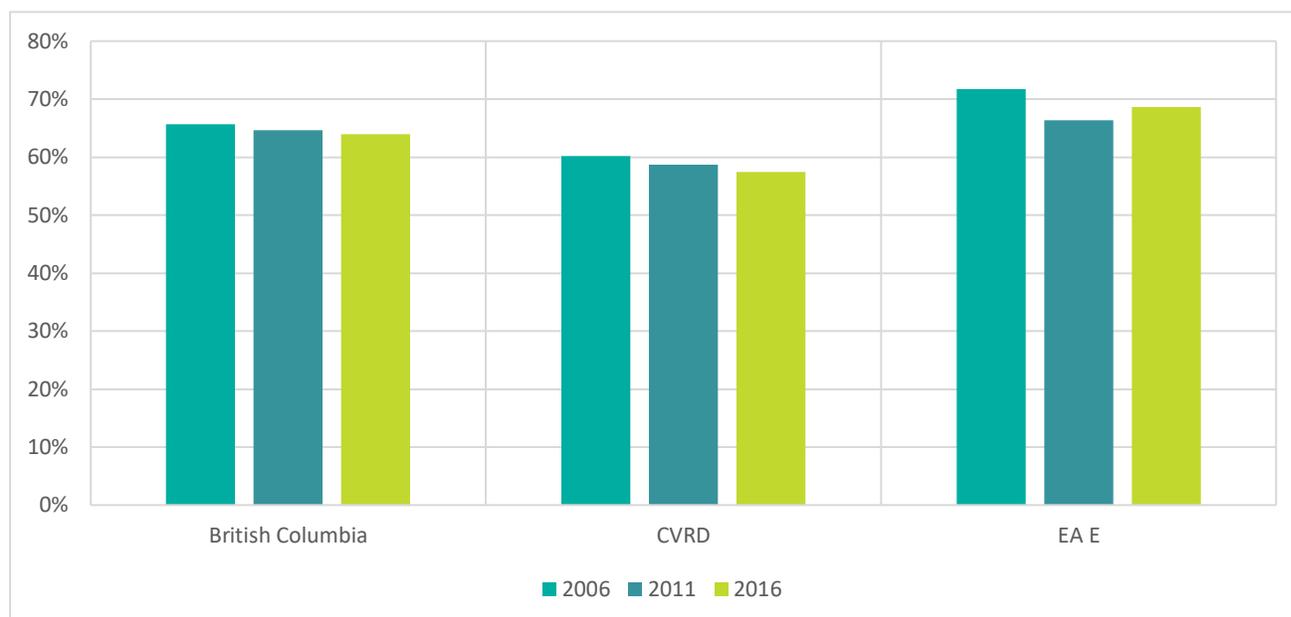


Table 25: Unemployment rate (share of labour force unemployed) from 2006–2016

	2006	2011	2016
British Columbia	6.0%	7.8%	6.7%
CVRD	6.5%	7.8%	7.4%
Electoral area E	6.6%	6.2%	7.0%

Figure 12: Unemployment rate over time from 2006–2016



Industry

Table 26: Share of labour force by industry sector in 2006

	Agriculture, forestry, fishing & hunting	Mining, quarrying, oil & gas	Utilities	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation & warehouse	Information & cultural services	Finance & insurance	Real estate, rental & leasing	Professional, scientific & technical services	Management	Administrative, support, waste management & remediation services	Educational services	Health care & social assistance	Arts, entertainment and recreation	Accommodation & food services	Other services	Public administration	NA
British Columbia	3%	1%	1%	7%	9%	4%	11%	5%	3%	4%	2%	7%	0%	4%	7%	10%	2%	8%	5%	5%	1%
CVRD	6%	0%	0%	9%	9%	2%	13%	3%	1%	3%	2%	4%	0%	4%	7%	11%	2%	8%	5%	7%	2%
Electoral area E	11%	1%	0%	8%	8%	3%	9%	5%	2%	4%	1%	4%	0%	4%	7%	11%	3%	6%	5%	6%	2%

Table 27: Share of labour force by industry sector in 2011

	Agriculture, forestry, fishing & hunting	Mining, quarrying, oil & gas	Utilities	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation & warehouse	Information & cultural services	Finance & insurance	Real estate, rental & leasing	Professional, scientific & technical services	Management	Administrative, support, waste management & remediation services	Educational services	Health care & social assistance	Arts, entertainment and recreation	Accommodation & food services	Other services	Public administration	NA
British Columbia	3%	1%	1%	8%	6%	4%	11%	5%	3%	4%	2%	8%	0%	4%	7%	11%	2%	8%	5%	6%	2%
CVRD	5%	1%	0%	10%	7%	2%	13%	4%	1%	3%	2%	5%	0%	4%	7%	12%	2%	7%	5%	8%	2%
Electoral area E	9%	0%	0%	16%	7%	3%	11%	3%	2%	3%	2%	6%	0%	4%	5%	9%	1%	8%	5%	6%	1%

Table 28: Share of labour force by industry sector in 2016

	Agriculture, forestry, fishing & hunting	Mining, quarrying, oil & gas	Utilities	Construction	Manufacturing	Wholesale trade	Retail trade	Transportation & warehouse	Information & cultural services	Finance & insurance	Real estate, rental & leasing	Professional, scientific & technical services	Management	Administrative, support, waste management & remediation services	Educational services	Health care & social assistance	Arts, entertainment and recreation	Accommodation & food services	Other services	Public administration	NA
British Columbia	3%	1%	1%	8%	6%	3%	11%	5%	3%	4%	2%	8%	0%	4%	7%	11%	2%	8%	5%	5%	2%
CVRD	5%	1%	0%	10%	7%	2%	13%	4%	1%	3%	2%	6%	0%	5%	7%	12%	2%	7%	5%	7%	2%
Electoral area E	8%	0%	0%	9%	5%	2%	14%	5%	0%	3%	1%	7%	0%	6%	6%	11%	2%	5%	6%	6%	2%

HOUSING PROFILE

Dwelling Types

Table 29: Housing units by jurisdiction over time from 2006-2016

	2006	2011	2016	2011–2016 growth	2006–2016 growth
British Columbia	1,643,150	1,764,635	1,881,965	7%	15%
CVRD	31,260	33,165	35,275	6%	13%
Electoral area E	1,495	1,515	1,630	8%	9%

Figure 13: Five-year growth and ten-year housing supply growth by jurisdiction from 2006–2016

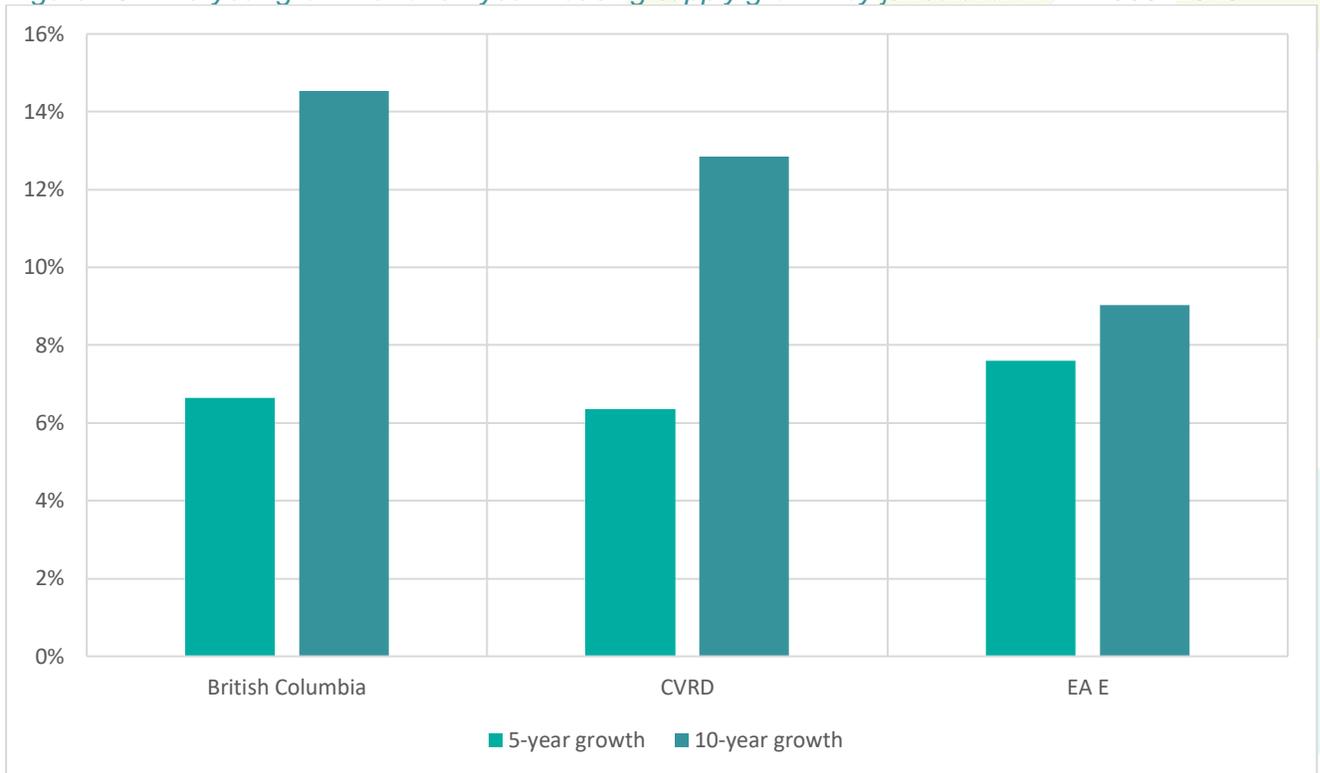


Table 30: Share of total housing units by type in 2006

	Single-detached	Semi-detached	Other single attached	Row house	Apartment in duplex	Apartment (1–4 storeys)	Apartment (5+ storeys)	Movable dwelling
British Columbia	49%	3%	0%	7%	10%	21%	7%	3%
CVRD	74%	4%	0%	4%	3%	10%	0%	4%
Electoral area E	92%	1%	0%	2%	2%	0%	0%	3%

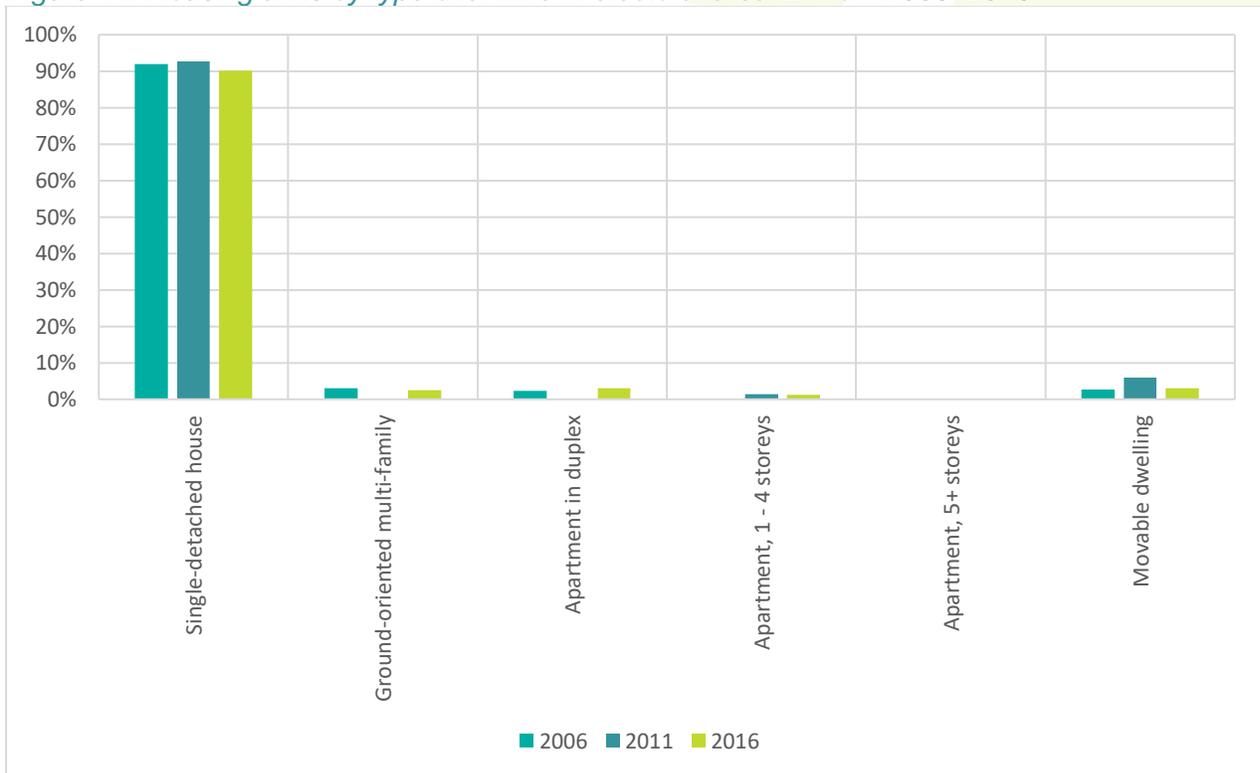
Table 31: Share of total housing units by type in 2011

	Single-detached	Semi-detached	Other single attached	Row house	Apartment in duplex	Apartment (1–4 storeys)	Apartment (5+ storeys)	Movable dwelling
British Columbia	48%	3%	0%	8%	10%	20%	8%	3%
CVRD	76%	4%	0%	5%	2%	9%	0%	4%
Electoral area E	93%	0%	0%	0%	0%	1%	0%	6%

Table 32: Share of total housing units by type in 2016

	Single-detached	Semi-detached	Other single attached	Row house	Apartment in duplex	Apartment (1–4 storeys)	Apartment (5+ storeys)	Movable dwelling
British Columbia	44%	3%	0%	8%	12%	20%	9%	3%
CVRD	73%	4%	0%	5%	3%	9%	0%	5%
Electoral area E	90%	1%	1%	0%	3%	1%	0%	3%

Figure 14: Housing units by type over time in electoral area E^{vi} from 2006–2016

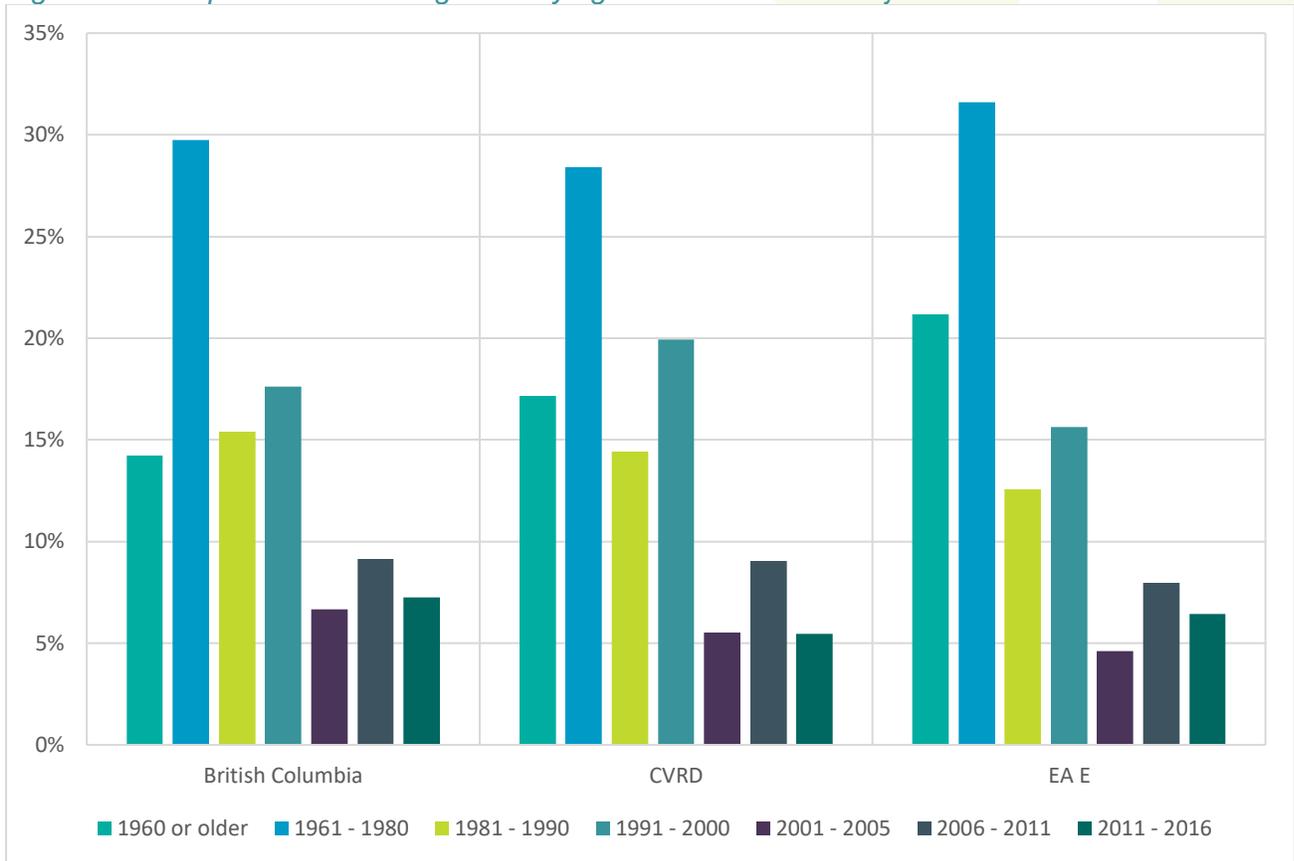


Dwelling Age

Table 33: Share of dwellings by year of construction in 2016

	1960 or earlier	1961–1980	1981–1990	1991–2000	2001–2005	2006–2010	2011–2016
British Columbia	14%	30%	15%	18%	7%	9%	7%
CVRD	17%	28%	14%	20%	6%	9%	5%
Electoral area E	21%	32%	13%	16%	5%	8%	6%

Figure 15: Composition of housing stock by age of construction and jurisdiction in 2016



Bedroom Number

Table 34: Share of housing units by bedroom count in 2006

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	4%	16%	26%	29%	25%
CVRD	1%	9%	28%	39%	23%
Electoral area E	1%	5%	26%	42%	26%

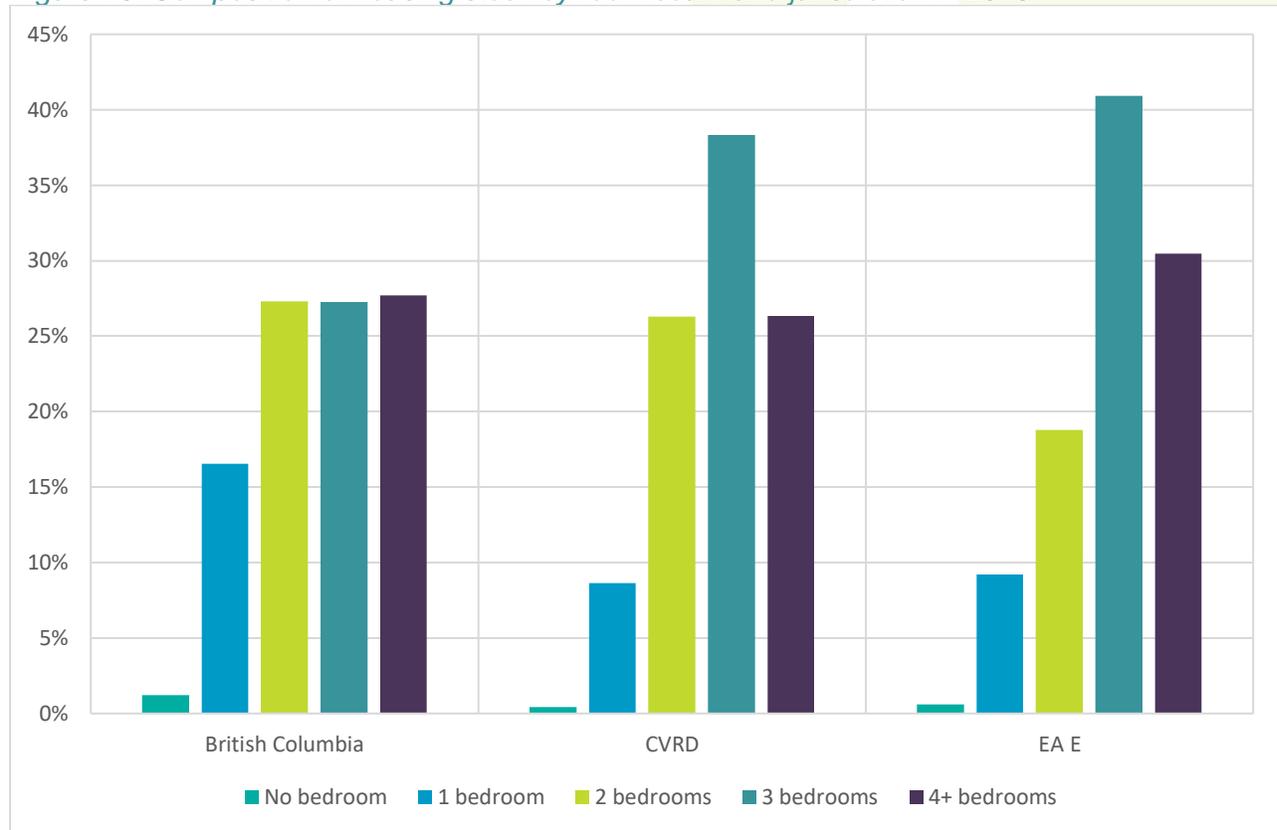
Table 35: Share of housing units by bedroom count in 2011

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	2%	16%	27%	28%	27%
CVRD	0%	8%	26%	40%	26%
Electoral area E	0%	5%	19%	44%	32%

Table 36: Share of housing units by bedroom count in 2016

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	1%	17%	27%	27%	28%
CVRD	0%	9%	26%	38%	26%
Electoral area E	1%	9%	19%	41%	30%

Figure 16: Composition of housing stock by room count and jurisdiction in 2016



Non-Market Housing

Table 37: Number of units under BC Housing Administration by Service Allocation Group in 2020

		Electoral area E	CVRD
Emergency shelter & housing for the homeless	Homeless housed	0	24
	Homeless rent supplements	0	55
	Homeless shelters	0	15
	SUBTOTAL	0	94
Transitional supported & assisted living	Frail seniors	0	118
	Special needs	0	47
	Women and children fleeing violence	0	10
	SUBTOTAL	0	175
Independent social housing	Low income families	0	136
	Low income seniors	0	273
	SUBTOTAL	0	409
Rent assistance in private market	Rent assistance for families	11	188
	Rent assistance for seniors	10	466
	SUBTOTAL	21	654
TOTAL		21	1,332

Market Rental Housing

Table 38: Number of renter households in the CVRD and electoral area E from 2006–2016

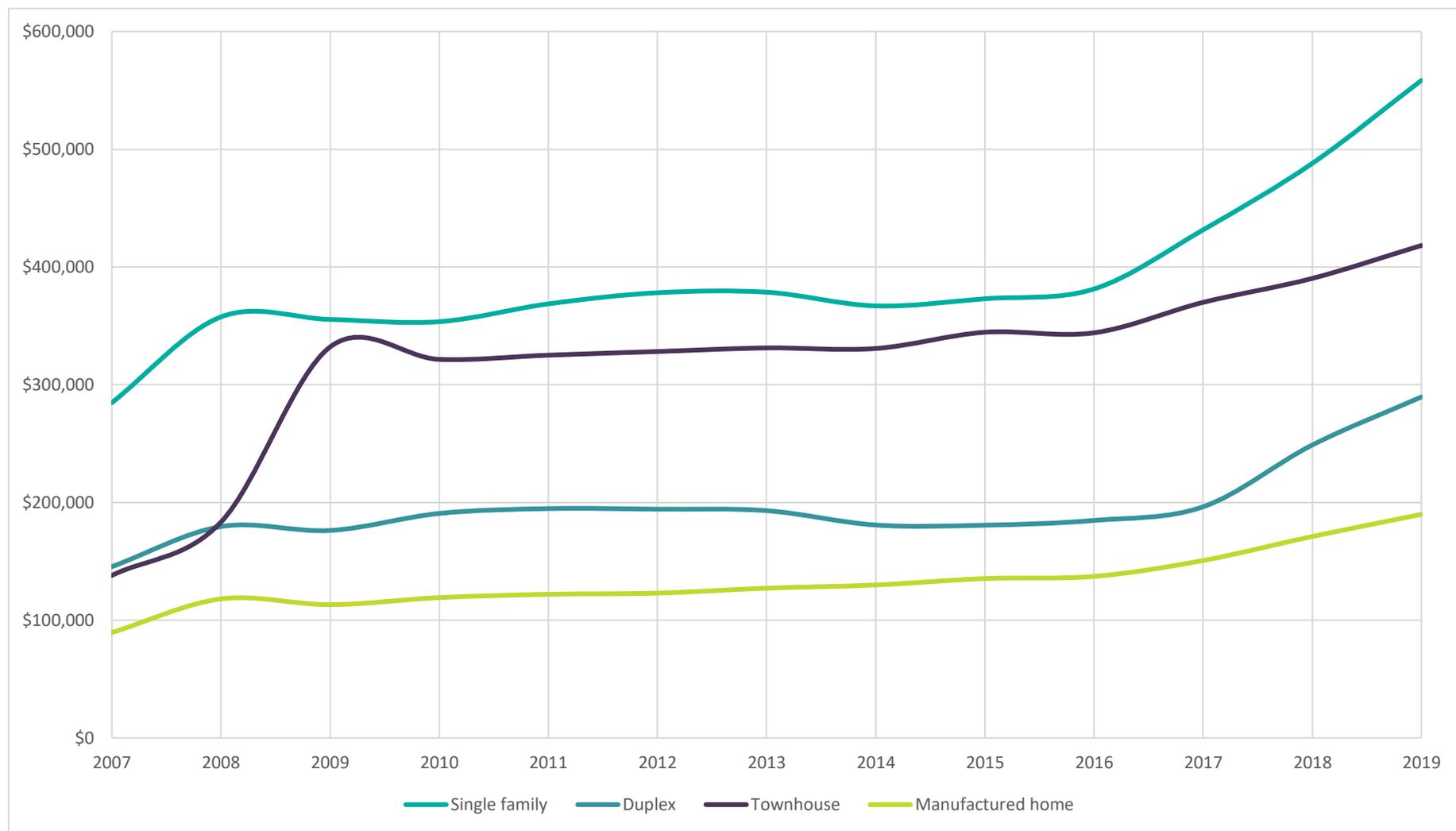
	2006	2011	2016
CVRD	6,210	6,290	7,805
Electoral area E	255	180	280

Market Ownership Housing

Table 39: Average value per dwelling unit by type in electoral area E from 2007–2019

Year	Single-detached	Duplex	Townhouse	Manufactured homes
2007	\$284,742	\$145,450	\$138,000	\$89,481
2008	\$357,615	\$179,517	\$183,325	\$118,083
2009	\$355,449	\$176,183	\$332,125	\$113,169
2010	\$353,555	\$190,683	\$321,525	\$119,170
2011	\$368,707	\$194,783	\$325,100	\$121,975
2012	\$378,116	\$194,283	\$328,200	\$122,981
2013	\$378,603	\$193,033	\$331,250	\$127,141
2014	\$366,967	\$180,833	\$330,775	\$129,891
2015	\$373,027	\$180,683	\$344,575	\$135,348
2016	\$381,303	\$184,717	\$344,100	\$137,176
2017	\$431,524	\$196,317	\$369,950	\$150,665
2018	\$487,968	\$248,767	\$390,275	\$171,078
2019	\$558,438	\$289,580	\$418,225	\$189,850

Figure 17: Average value per dwelling other than purpose-built rental by type in electoral area E over time from 2007–2019



PROJECTIONS

Households Projection

Table 40: Projected households 2019–2025

	2019 (estimate)	2025 (projection)	2019–2025 growth
Cowichan Valley	34,744	39,967	15%
Electoral area E	1,637	1,748	9%

Population Projection

Table 41: Projected population 2019–2025

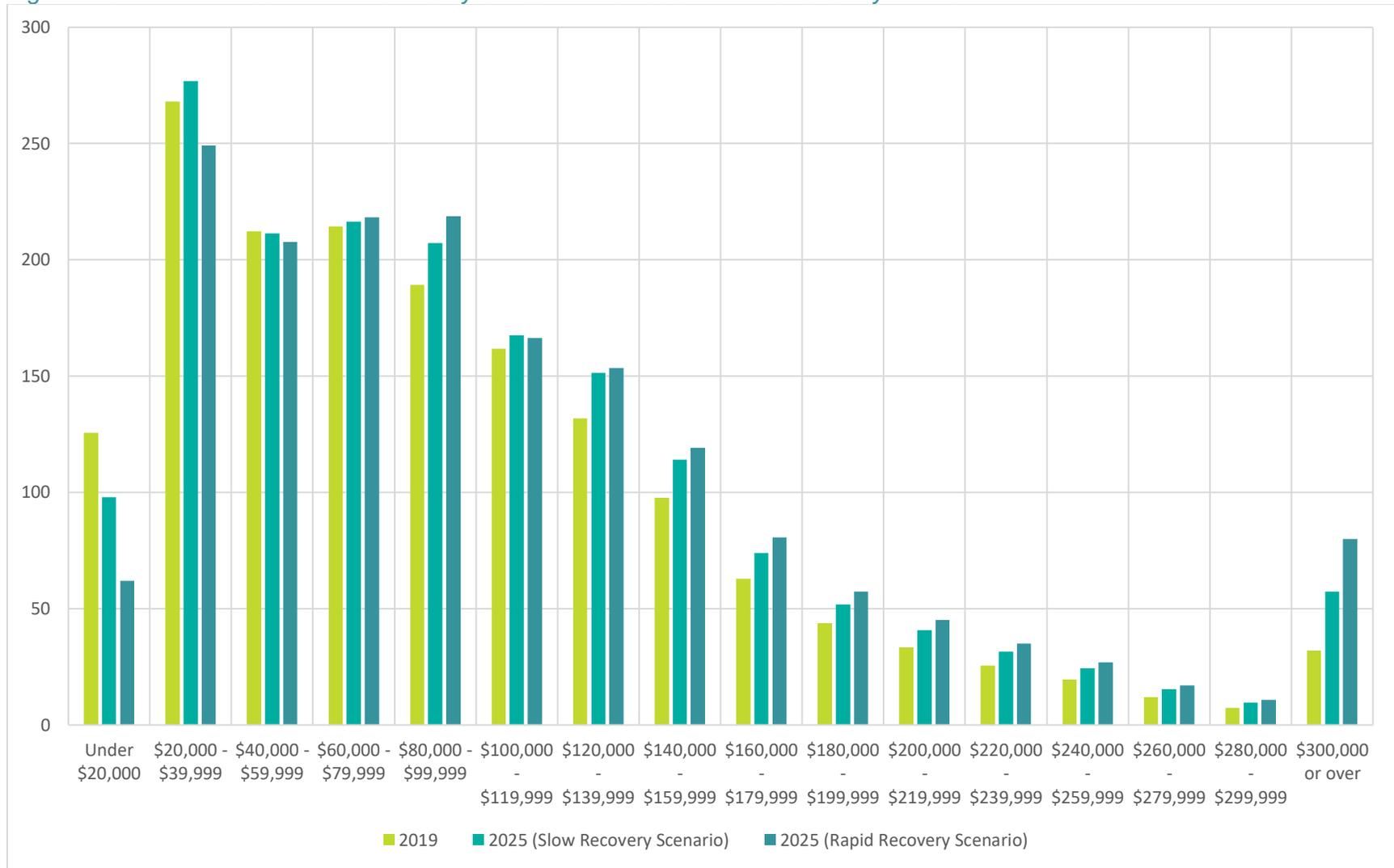
	2019 (estimate)	2025 (projection)	2019–2025 growth
Cowichan Valley	80,404	93,071	16%
Electoral area E	4,207	4,352	3%

Household Income Projection

Table 42: Estimated number of households by income bracket in 2019 and 2025 by scenario

Income bracket	2019	2025 (rapid recovery scenario)	2025 (slow recovery scenario)
Under \$20,000	126	62	98
\$20,000 - \$39,999	269	249	277
\$40,000 - \$59,999	213	208	211
\$60,000 - \$79,999	215	218	217
\$80,000 - \$99,999	190	219	207
\$100,000 - \$124,999	199	206	208
\$125,000 - \$149,999	161	194	191
\$150,000 - \$199,999	134	177	160
\$200,000 - \$299,999	98	135	122
\$300,000 or more	32	80	57
TOTAL	1,637	1,748	1,748

Figure 18: Households in electoral area E by income bracket in 2019 and in 2025 by scenario



Tenure Projection

Table 43: Share of households renting in 2019 and in 2025 by scenario^{vii}

	2019	2025 (rapid recovery scenario)	2025 (slow recovery scenario)
CVRD	24%	23%	25%
Electoral area E	17%	17%	17%

HOUSING NEEDS

Projection of Housing Need by Number of Bedrooms

Table 44: Housing need by number of bedrooms in electoral area E in 2019 and 2025

	2019	2025
1 bedroom	980	1,100
2 bedrooms	263	266
3+ bedrooms	394	382
TOTAL	1,637	1,748

Market Rental Housing

Table 45: Rental rates in the CVRD's electoral areas and Lake Cowichan in 2019

Share of rental units below this rate	Housing costs
10%	1,063
20%	1,090
30%	1,136
40%	1,198
50%	1,278
60%	1,376
70%	1,491
80%	1,624
90%	1,774

Figure 19: Rental rates in the CVRD’s electoral areas and Lake Cowichan in 2019

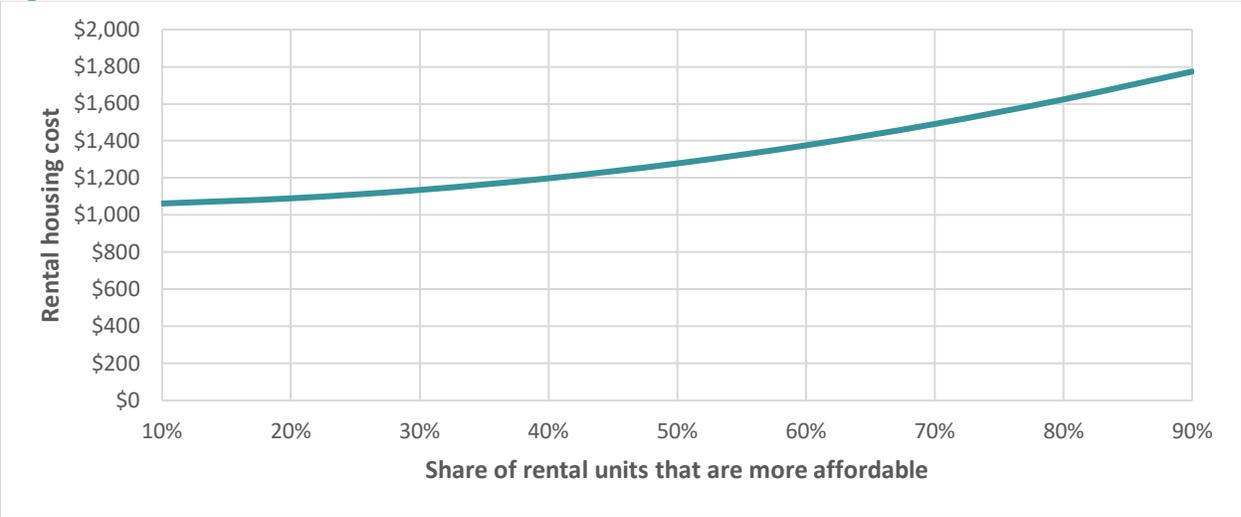
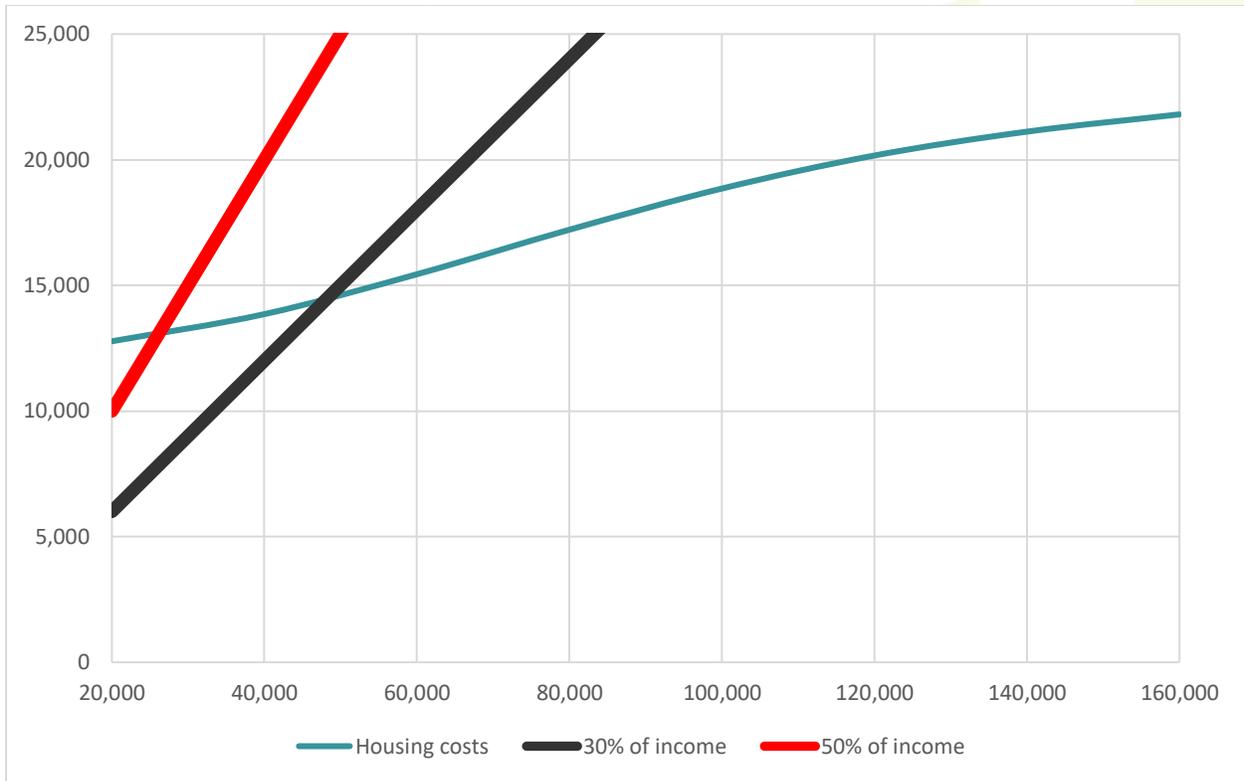


Table 46: Estimated housing costs versus household income for renter households. Red items indicate that housing costs for this group in this jurisdiction exceed the 30% affordability threshold. Bold items indicate that costs exceed the 50% threshold.

Household income	30% of income	50% of income	Estimated housing costs
\$20,000	\$6,000	\$10,000	\$12,775
\$40,000	\$12,000	\$20,000	\$13,855
\$60,000	\$18,000	\$30,000	\$15,441
\$80,000	\$24,000	\$40,000	\$17,214
\$100,000	\$30,000	\$50,000	\$18,853
\$120,000	\$36,000	\$60,000	\$20,166
\$140,000	\$42,000	\$70,000	\$21,117
\$160,000	\$48,000	\$80,000	\$21,803
\$180,000	\$54,000	\$90,000	\$22,267
\$200,000	\$60,000	\$100,000	\$22,571
\$220,000	\$66,000	\$110,000	\$22,779
\$240,000	\$72,000	\$120,000	\$22,924
\$260,000	\$78,000	\$130,000	\$23,025
\$280,000	\$84,000	\$140,000	\$23,079
\$300,000	\$90,000	\$150,000	\$23,109

Figure 20: Estimated housing costs versus household income for renter households in electoral area E. Lines on this graph indicate the estimation of how housing costs increase with increasing income for owner households in each jurisdiction. The 30% affordability threshold is shown in bold black and the 50% threshold in bold red.



Market Ownership

Table 47: Estimated housing costs versus household income for owner households with mortgages. Red items indicate that housing costs for this group in this jurisdiction exceed the 30% affordability threshold. Bold items indicate that costs exceed the 50% threshold.

Household income	30% of income	50% of income	Estimated housing costs
\$20,000	\$6,000	\$10,000	\$9,971
\$40,000	\$12,000	\$20,000	\$15,050
\$60,000	\$18,000	\$30,000	\$16,385
\$80,000	\$24,000	\$40,000	\$18,133
\$100,000	\$30,000	\$50,000	\$20,332
\$120,000	\$36,000	\$60,000	\$22,172
\$140,000	\$42,000	\$70,000	\$24,761
\$160,000	\$48,000	\$80,000	\$26,907
\$180,000	\$54,000	\$90,000	\$28,781
\$200,000	\$60,000	\$100,000	\$30,654
\$220,000	\$66,000	\$110,000	\$32,426
\$240,000	\$72,000	\$120,000	\$34,231
\$260,000	\$78,000	\$130,000	\$36,412
\$280,000	\$84,000	\$140,000	\$38,967
\$300,000	\$90,000	\$150,000	\$40,329

Figure 21: Estimated housing costs versus household income for owner households with mortgages in electoral area E. Lines on this graph indicate the estimation of how housing costs increase with increasing income for owner households in each jurisdiction. The 30% affordability threshold is shown in bold black and the 50% threshold in bold red.

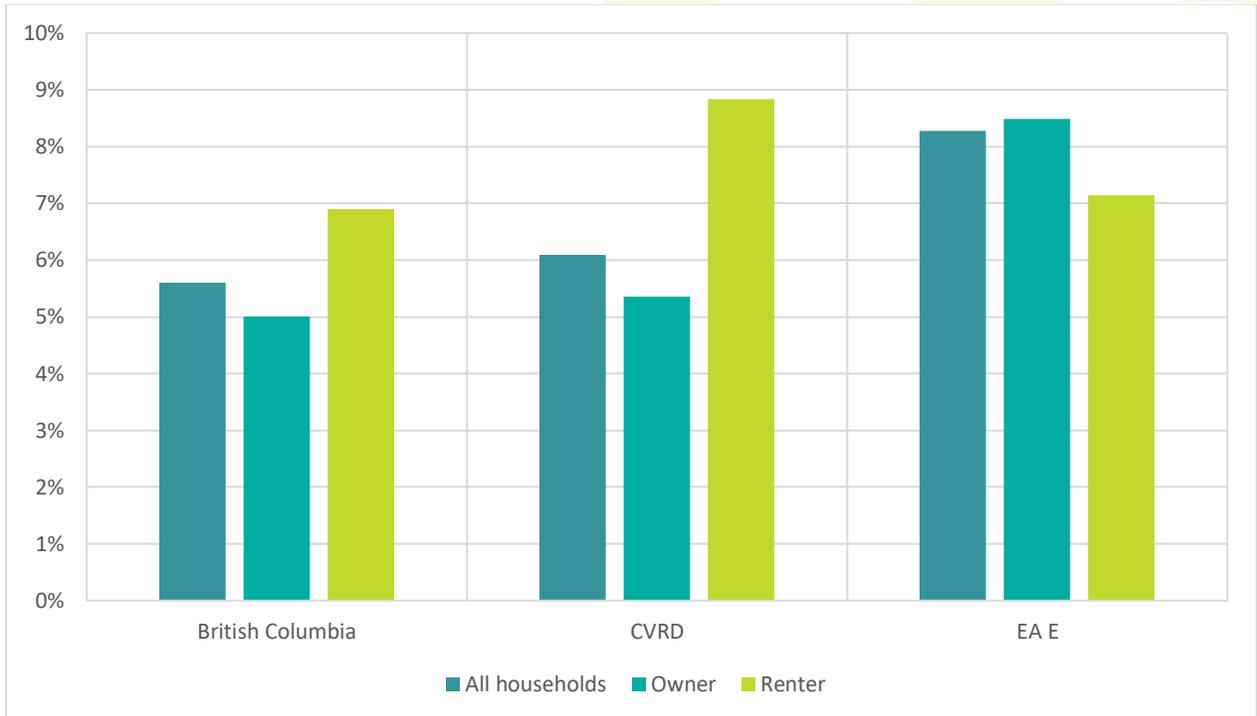


Historic and Current Housing Condition (Adequacy)

Table 48: Share of household by tenure below adequacy standard (major repairs required) from 2006–2016

	Owners			Renters			All households		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
British Columbia	6%	6%	5%	8%	8%	7%	6%	6%	6%
CVRD	6%	5%	5%	12%	9%	9%	7%	6%	6%
Electoral area E	6%	7%	8%	22%	19%	7%	9%	8%	8%

Figure 22: Share of household by tenure below adequacy standard (major repairs required) in 2016

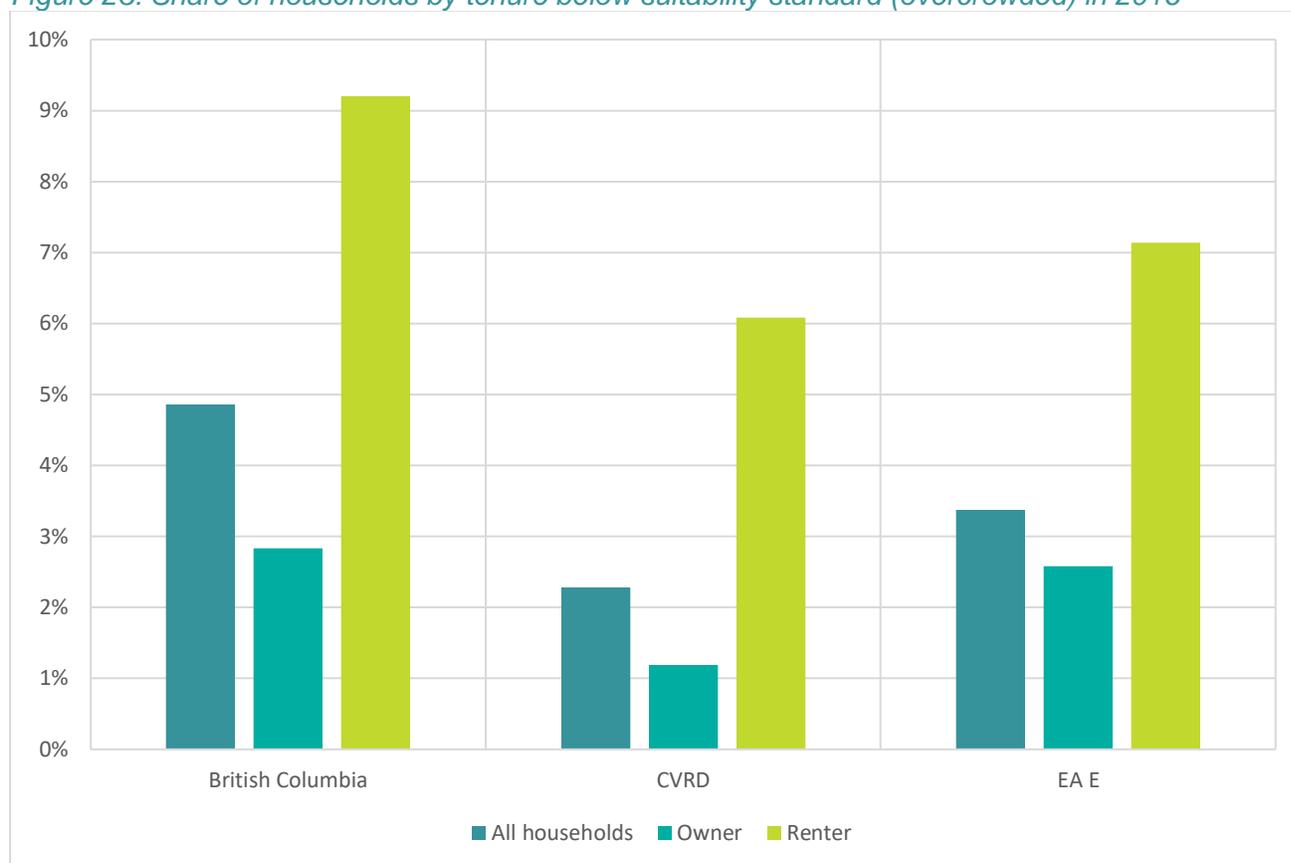


Historic and Current Overcrowding (Suitability)

Table 49: Share of households by tenure below suitability standard (overcrowded) from 2006–2016

	Owners			Renters			All households		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
British Columbia	4%	4%	3%	12%	11%	9%	7%	6%	5%
CVRD	2%	2%	1%	8%	7%	6%	3%	3%	2%
Electoral area E	2%	2%	3%	10%	0%	7%	2%	2%	3%

Figure 23: Share of households by tenure below suitability standard (overcrowded) in 2016

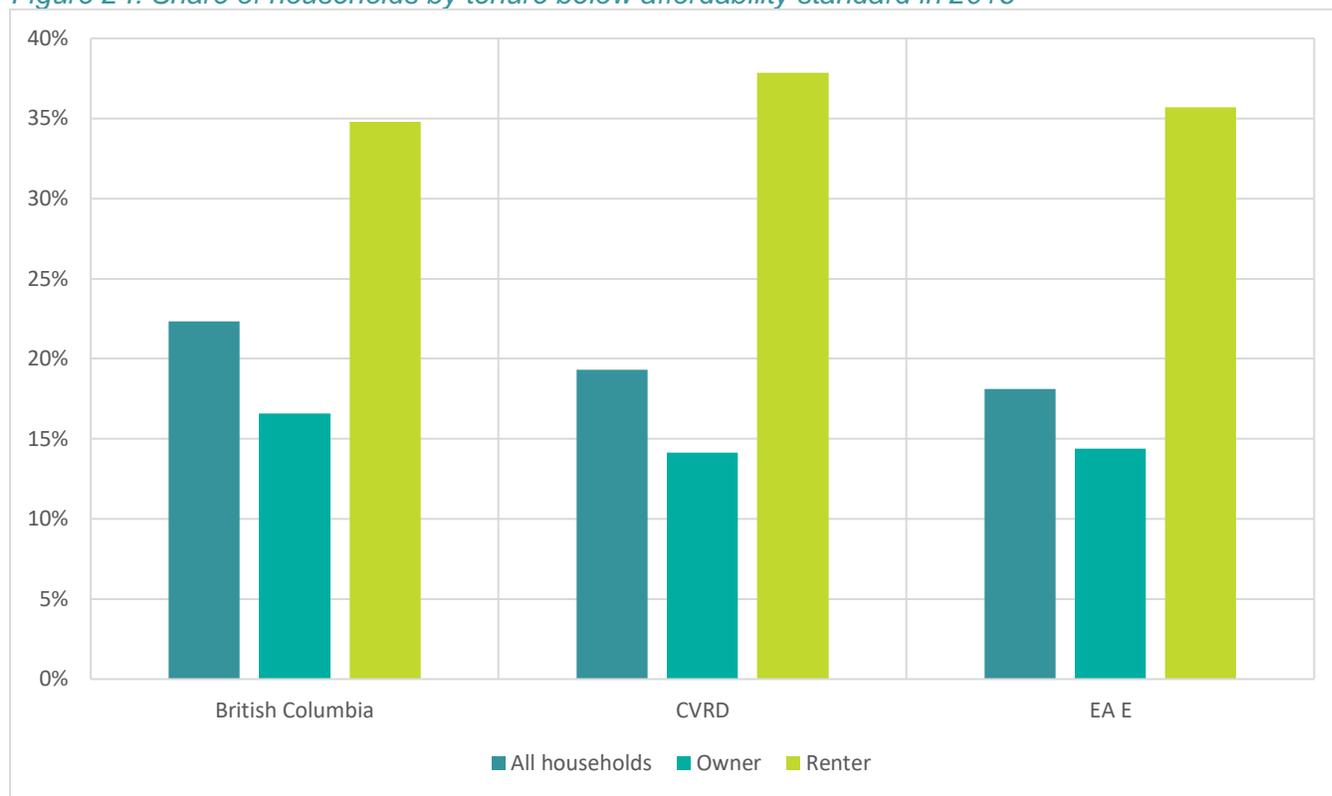


Historic and Current Affordability

Table 50: Share of household by tenure below affordability standard^{viii} from 2006–2016

	Owners			Renters			All households		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
British Columbia	18%	19%	17%	34%	35%	35%	23%	23%	22%
CVRD	15%	16%	14%	38%	42%	38%	19%	20%	19%
Electoral area E	15%	19%	14%	29%	39%	36%	17%	22%	18%

Figure 24: Share of households by tenure below affordability standard in 2016^{ix}



AFFORDABILITY OF NEW DEVELOPMENT

Financial Analysis Results

Table 51: The most affordable new units by type and jurisdiction in 2020

	Sale price	Monthly rental rate
Single-detached	\$650,000	-
Townhouse	\$449,000	\$1,670
Apartment	\$320,000	\$1,180

Table 52: Minimum household income required to purchase or rent a new home by unit type in 2020

	Minimum household income	Share of households
Single-detached for purchase	\$118,000	29%
Townhouse for purchase	\$85,000	47%
Apartment for purchase	\$63,000	61%
Townhouse for rent	\$76,000	52%
Apartment for rent	\$57,000	65%

Table 53: The most affordable new units by type and jurisdiction in 2025

	Sale price	Monthly rental rate
Single-detached	\$746,000	-
Townhouse	\$525,000	\$2,035
Apartment	\$363,000	\$1,400

Table 54: Minimum household income required to purchase or rent a new home by unit type in 2025

	Minimum household income	Share of households	
		Rapid recovery	Slow recovery
Single-detached for purchase	\$135,000	29%	26%
Townhouse for purchase	\$97,000	47%	44%
Apartment for purchase	\$70,000	64%	60%
Townhouse for rent	\$91,000	51%	48%
Apartment for rent	\$66,000	67%	63%

i In all cases the remaining share of households consists of homeowners, with the exception of band housing, which makes up 0.2%–0.3% of British Columbia and 0.6%–0.9% of the CVRD. These households fall outside of the thirteen jurisdictions, so owner and renter households make up the entirety of their household populations.

ii Source for passengers and trips from BC Transit’s Automatic Passenger Counters, 2019.

iii This data is not available.

iv Source for inflation data: Consumer Price Index. Retrieved from <https://www2.gov.bc.ca/gov/content/data/statistics/economy/consumer-price-index> on 2020/05/25

v Source for inflation data: Consumer Price Index. Retrieved from <https://www2.gov.bc.ca/gov/content/data/statistics/economy/consumer-price-index> on 2020/05/25

vi Note that the category “ground-oriented multi-family” includes the Census categories of semi-detached, other single attached and row house.

vii In all cases the remaining share of households consists of homeowners, with the exception of band housing, which makes up 0.2%–0.3% of British Columbia and 0.6%–0.9% of the CVRD. These households fall outside of the 13 jurisdictions, so owner and renter households make up the entirety of their household populations.

viii If housing expenses cost more than 30% of a household’s income, that household falls below the affordability standard.

ix If housing expenses cost more than 30% of a household’s income, that household falls below the affordability standard.